

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ELZIE, DENNIS O

§ Case No. 09-15698

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 07/09/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 North Ottawa Street
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/21/2010

By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ELZIE, DENNIS O

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Debtor(s) _____

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>5,002.10</u>
<i>and approved disbursements of</i>	\$ <u>0.00</u>
<i>leaving a balance on hand of ¹</i>	\$ <u>5,002.10</u>

Claims of secured creditors will be paid as follows:

*Claimant**Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>BRADLEY J. WALLER</u>	\$ <u>1,250.19</u>	\$ <u>150.00</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,278.93 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>DISCOVER BANK</u>	\$ <u>2,369.32</u>	\$ <u>281.84</u>
	AMERICAN INFOSOURCE		
	LP AS AGENT FOR		
<u>2</u>	<u>TARGET</u>	\$ <u>1,092.44</u>	\$ <u>129.96</u>
	Recovery Management		
	Systems Corporation -		
<u>3</u>	<u>JCPenney</u>	\$ <u>1,069.62</u>	\$ <u>127.23</u>
<u>4</u>	<u>Dell Financial Services L.L.C.</u>	\$ <u>554.44</u>	\$ <u>65.95</u>
<u>5</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>202.97</u>	\$ <u>24.14</u>
<u>6</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>4,032.64</u>	\$ <u>479.69</u>
<u>7</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>1,487.59</u>	\$ <u>176.95</u>
<u>8</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>1,017.73</u>	\$ <u>121.06</u>
<u>9</u>	<u>US Bank</u>	\$ <u>464.36</u>	\$ <u>55.24</u>
	PYOD LLC i assignee of		
<u>10</u>	<u>Citibank</u>	\$ <u>79.40</u>	\$ <u>9.44</u>

<u>11</u>	<u>PYOD LLC assignee of Citibank</u>	<u>\$ 98.42</u>	<u>\$ 11.71</u>
<u>12</u>	<u>PYOD LLC assignee of Citibank</u>	<u>\$ 619.01</u>	<u>\$ 73.63</u>
<u>13</u>	<u>US Bank N.A.</u>	<u>\$ 2,974.46</u>	<u>\$ 353.81</u>
<u>14</u>	<u>US Bank N.A.</u>	<u>\$ 2,111.72</u>	<u>\$ 251.19</u>
<u>15</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 879.46</u>	<u>\$ 104.61</u>
<u>16</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 5,201.09</u>	<u>\$ 618.67</u>
<u>17</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 2,584.48</u>	<u>\$ 307.43</u>
<u>18</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	<u>\$ 3,439.78</u>	<u>\$ 409.16</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

District/Off: 0752-1
Case: 09-15698

User: sdaniel
Form ID: b9a

Date Created: 5/1/2009
Total: 46

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Dennis O Elzie	304 Honeytree	Romeoville, IL 60446		
tr	Bradley J Waller	Klein Stoddard Buck Waller & Lewis LLC	2045 Aberdeen Court	Sycamore, IL	60178
aty	Martin Lear	Legal Helpers	233 S Wacker Drive, Suite 5150	Chicago, IL 60606	
13856542	American General Finance	Po Box 3121	Evansville, IN 47731		
13856543	Bac Fleet Bankcard	Po Box 26012	Greensboro, NC 27420		
13856544	Bank Of America	Nc4-105-03-14	4161 Piedmont Pkwy	Greensboro, NC 27420	
13856545	Capital One Bank	Attn: C/O TSYS Debt Management	Po Box 5155	Norcross, GA 30091	
13856546	Chase	Attn: Bankruptcy Dept	Po Box 100018	Kennesaw, GA 30156	
13856549	Chase BP	Attention: Bankruptcy Department	Po Box 100018	Kennesaw, GA 30156	
13856548	Chase Bank	131 South Dearborn Street	Floor 5	Chicago, IL 60603	
13856547	Chase Cc	Attention: Bankruptcy Department	Po Box 15298	Wilmington, DE 19850	
13856550	Citibank Usa	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856551	Conseco Finance	Po Box 6154	Rapid City, SD 57709		
13856552	Consecofin	345 St Peter/900 Landmk	Saint Paul, MN 55102		
13856553	Cpu citi	Attn: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856554	Dell Financial Services	Attn: Bankruptcy Dept.	12234 North Ih 35	Austin, TX 78753	
13856555	Direct Merchants Bank	Card Member Services - GSC	Po Box 5246	Carol Stream, IL 60197	
13856556	Discover Fin Svcs Llc	Po Box 15316	Wilmington, DE 19850		
13856557	E trade	2730 Liberty Ave	Pittsburgh, PA 15222		
13856558	Eagleviewfcu	1233 Westbank Expy	Harvey, LA 70058		
13856560	GEMB Walmart	Attention: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856559	Ge Capital Credit Card	Attn: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856561	Gemb jcp	Attention: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856562	Gemb tweeter	Po Box 981439	El Paso, TX 79998		
13856563	HSBC	Attn: Bankruptcy	Po Box 5213	Carol Stream, IL 60197	
13856564	HSBC	Hsbc Retail Services Attention: Bankru	Po Box 15522	Wilmington, DE 19850	
13856565	Hsbc Bank	Attn: Bankruptcy	Po Box 5253	Carol Stream, IL 60197	
13856566	Hsbc suzuki	Po Box 703	Wood Dale, IL 60191		
13856567	Industrial Accep Corp	138 Orange Street	New Haven, CT 06510		
13856568	Kohls	Attn: Recovery	Po Box 3120	Milwaukee, WI 53201	
13856569	Ledford and Wu	200 S. Michigan Ave	Chicago, IL 60604		
13856570	Lvnv Funding Llc	Po Box 740281	Houston, TX 77274		
13856571	Macys fdsb	Macy's Bankruptcy	Po Box 8053	Mason, OH 45040	
13856572	National City Card Ser	K-a16-2j	Kalamazoo, MI 49009		
13856573	Prsm/cbsd	Po Box 6497	Sioux Falls, SD 57117		
13856574	Rshk/cbsd	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856576	Sears/cbsd	701 East 60th St N	Sioux Falls, SD 57117		
13856575	Sears/cbsd	Sears Bankruptcy Recovery	7920 Nw 110th St	Kansas City, MO 64101	
13856577	Shell Oil / Citibank	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856578	Sunwest Fcu	11839 N 28th Dr	Phoenix, AZ 85029		
13856579	Tnb-visa	Po Box 9475	Minneapolis, MN 55440		
13856580	United Consumer Financial Services	865 Bassett Rd	Westlake, OH 44145		
13856581	Us Bank	Attn: Bankruptcy Dept.	P.O. Box 5229	Cincinnati, OH 45201	
13856582	Us Bank/na Nd	4325 17th Ave S	Fargo, ND 58125		
13856583	Washington Mutual / Providian	Attn: Bankruptcy Dept.	Po Box 10467	Greenville, SC 29603	
13856584	Wells Fargo Hm Mortgag	Attention: Bankruptcy Department	MAC-X	3476 Stateview Blvd	Fort Mill, SC 29715

TOTAL: 46